LIGHTNING ROUND:
INDUSTRY INNOVATIONS AND CRITICAL UPDATES DRIVING CLIMATE ACTION

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Transformational Investing in Food Systems (TIFS)

CLIMATE COLLABORATIVE™
Commit. Act. Impact.

REGENERATIVE HAS THE ADVANTAGE.

SMOKETOWN

WHY?

SMOKETOWN

HEALTHY SOIL INCREASES THE NUTRIENTS IN OUR FOOD.

SMOKETOWN

REGENERATIVE FARMERS CAN MAKE THE SOIL HEALTHIER.

~24 MILLION HOUSEHOLDS ARE READY TO HEAR THAT.*

*Math derived by Smoketown from studies by The Non-GMO Project, Regenified, Smoketown and its clients, scaled down to account for potential over-estimation.


~$167 MILLION
IN REVENUE
WITH JUST ONE
$7 PURCHASE
SMOKETOWN

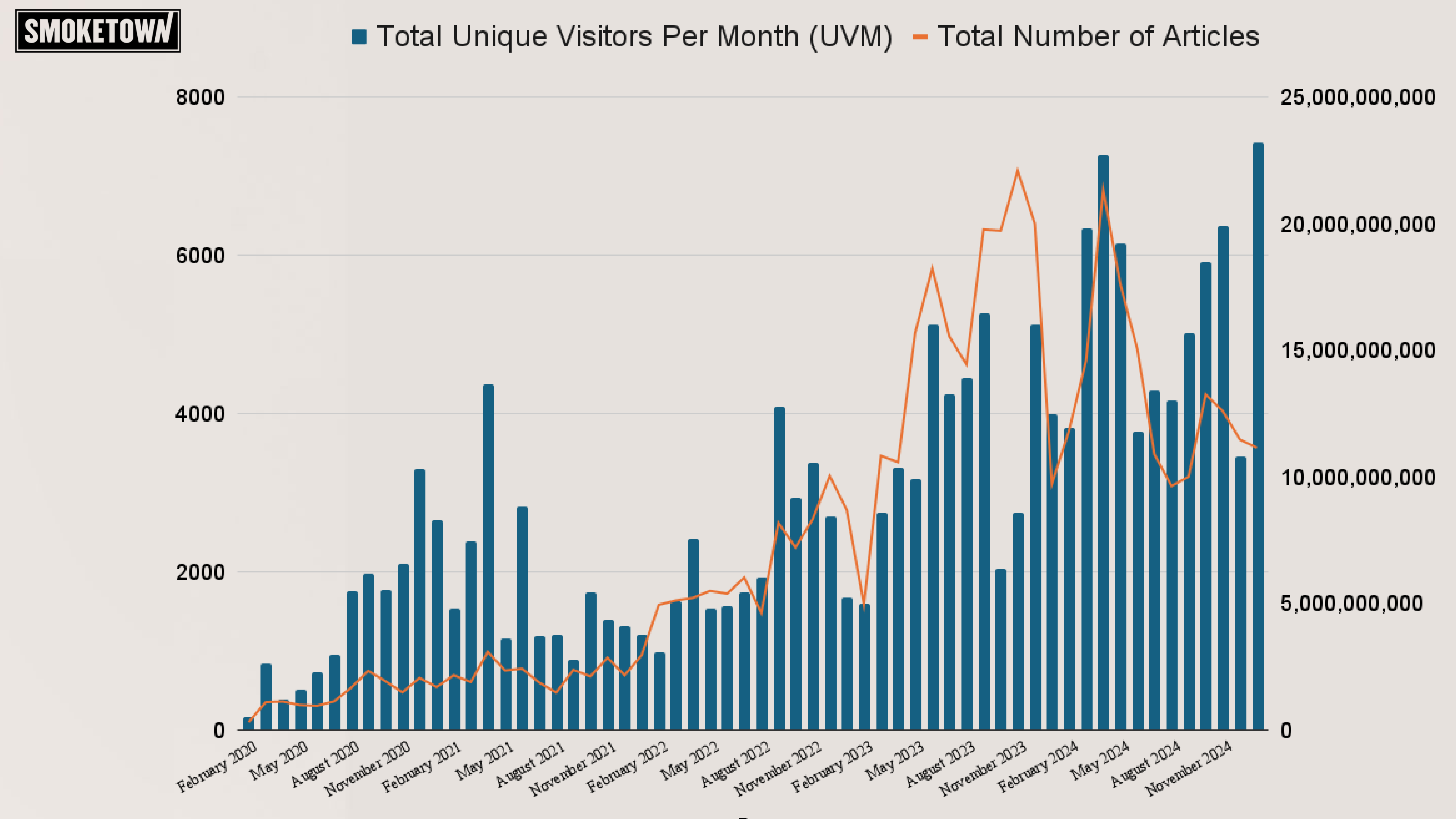
SMOKETOWN

AND THAT DOESN’T EVEN CAPTURE THE TAILWINDS...

SMOKETOWN

43% CAGR FOR REGENERATIVE MEDIA COVERAGE SINCE 2020

Source: myWHY Agency's media search for articles mentioning "regenerative agriculture"
February 26, 2025


SMOKETOWN
Total Unique Visitors Per Month (UVM)
Total Number of Articles
8000
6000
4000
2000
0
25,000,000,000
20,000,000,000
15,000,000,000
10,000,000,000
5,000,000,000
0
February 2020
May 2020
August 2020
November 2020
February 2021
May 2021
August 2021
November 2021
February 2022
May 2022
August 2022
November 2022
February 2023
May 2023
August 2023
November 2023
February 2024
May 2024
August 2024
November 2024

REGENERATIVE HAS THE ADVANTAGE.

SMOKETOWN

NOW HOW CAN WE ACT LIKE IT?

SMOKETOWN

WE NEED MORE COLLABORATION. AGREE?

Let's talk!

SMOKETOWN


The Almond Project

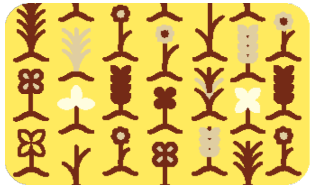
The Almond Project is a multi-year, farmer-led partnership created to identify more sustainable farming methods and pave the way towards a more resilient future for almonds.

Launched in 2021,
A Scientific Soil Health Project

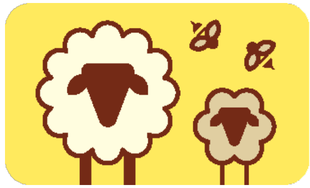
5 YEARS

160 acres with soil health practices
80 acres Organic, 80 acres conventional

150 acres comparison
75 acres Organic, 75 acres conventional

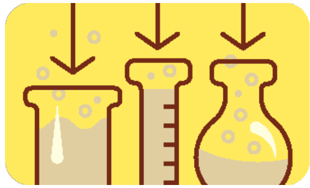


Cover Crops



Animal Integration

Increased Compost Application



Input Reduction

Technical Assistance + Soil Testing

VERIFIED LAND TO MARKET

Ecological Outcome Verification Trial

FOUNDING PARTNERS

WHITE BUFFALO LAND TRUST

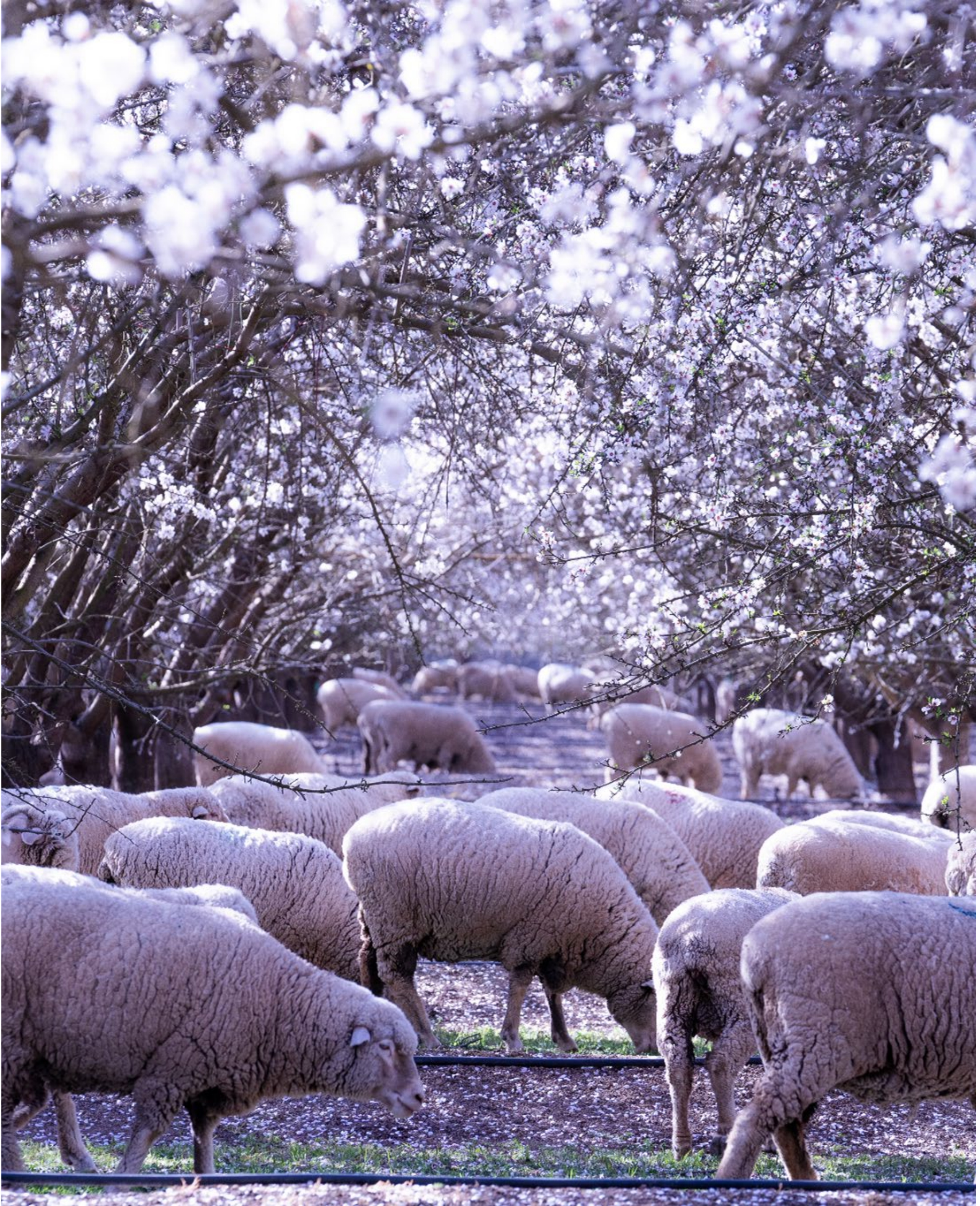
treehouse CALIFORNIA ALMONDS, LLC.

Simple Mills

PACIFIC AG Management Inc.

CAPPELLO'S

DAILY HARVEST



Scientific Questions

Water
Can practices increase water use efficiency, increasing water holding capacity and infiltration rates?

Carbon
Can practices increase soil organic matter, correlating to carbon sequestration potential in the soil and increased belowground biomass of the trees?

Biodiversity
Can practices increase biodiversity above and below ground, including microbiological activity and beneficial insects?

Chemical Usage
Can these practices allow for a reduction in synthetic pesticide/fungicide/herbicide/fertilizer use?

The Almond Project

NEW PARTNERS

Justin's® BRAND

PARTNER WITH OUR COALITION

GOOD TO GO®

NEW PROJECTS

- Trialing Certifications Beyond EOV
- Nutrient Density Testing
- Farm Practices Innovation Advisory
- Economic Modeling

The almond commodity price doesn't allow for optimal land stewardship.

Visit us at our booth: N1424 **Contact:** lauren@whitebuffalolandtrust.org

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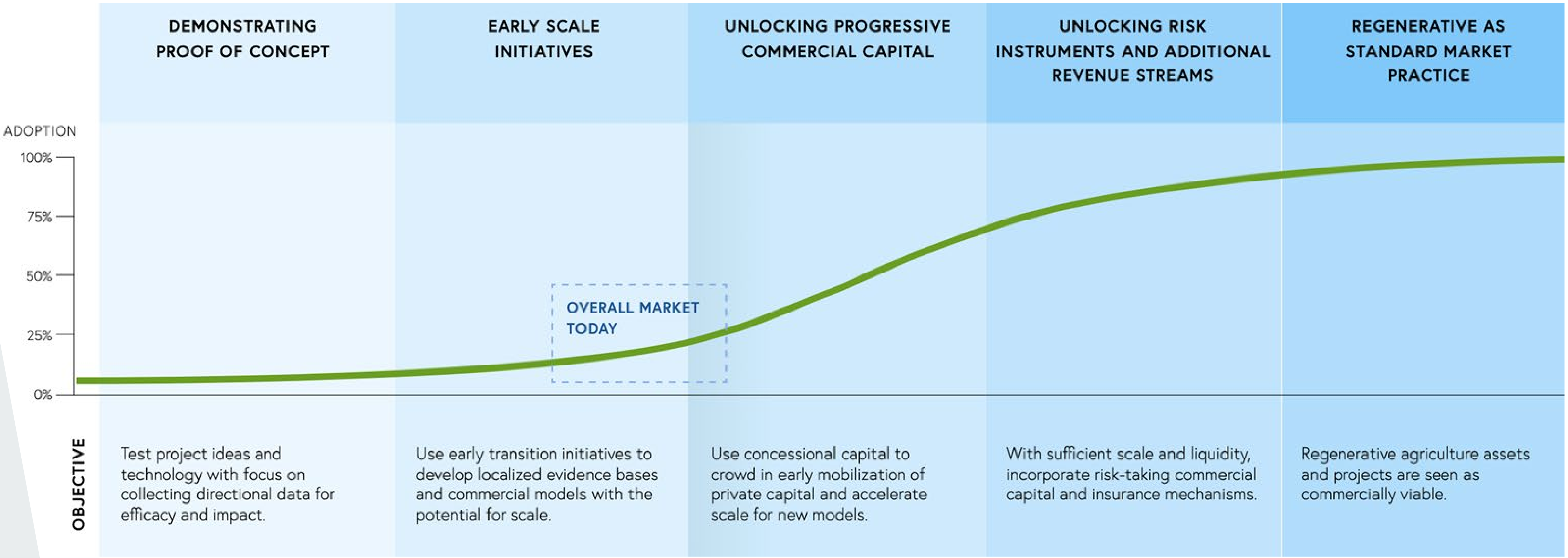
Market Pressures & Investment Risks

Tina Owens
Climate Day
Expo West
2025

Photo by Teo Sticea on Unsplash

Market Maturity Curve

Where the Regenerative Market Is At



Excerpt from: Financing for Regenerative Agriculture – June 2024
Rockefellerfoundation.org

Regenerative **Investment** is Still **Unfolding**

Crop Insurance Coverage Gaps:

The primary barrier to future growth...

is **missing confidence** that regenerative financing will fit financiers' **current risk and reward standards**.

It's time we talked about Soil Health through the lens of **Actuarial Data for Insurance, Lending, Risk and Resilience**.

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From an **Insurance Risk Perspective:** Having Poor Soil Health **is the same as Smoking.**

Your Company's Ultimate Risk is in Someone Else's Field or Forest

No-tillage corn field after a week of 0.5 to 1.5 inch scattered rain showers in Northwest Iowa.

Conventional tillage corn field after a week of 0.5 to 1.5 inch scattered rain showers in Northwest Iowa.

IOWA STATE UNIVERSITY
Extension and Outreach

https://crops.extension.iastate.edu/encyclopedia/spring-rain-and-soil-erosion

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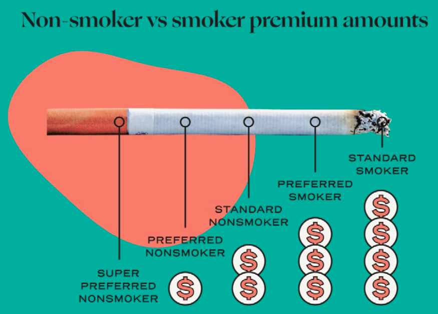
From an **economic and risk** perspective:

heavy tillage, lack of continuous ground cover and **decades of monoculture**

lead to crop loss/risk data that is akin to the difference between **smoking and non-smoking**.



ssification: General

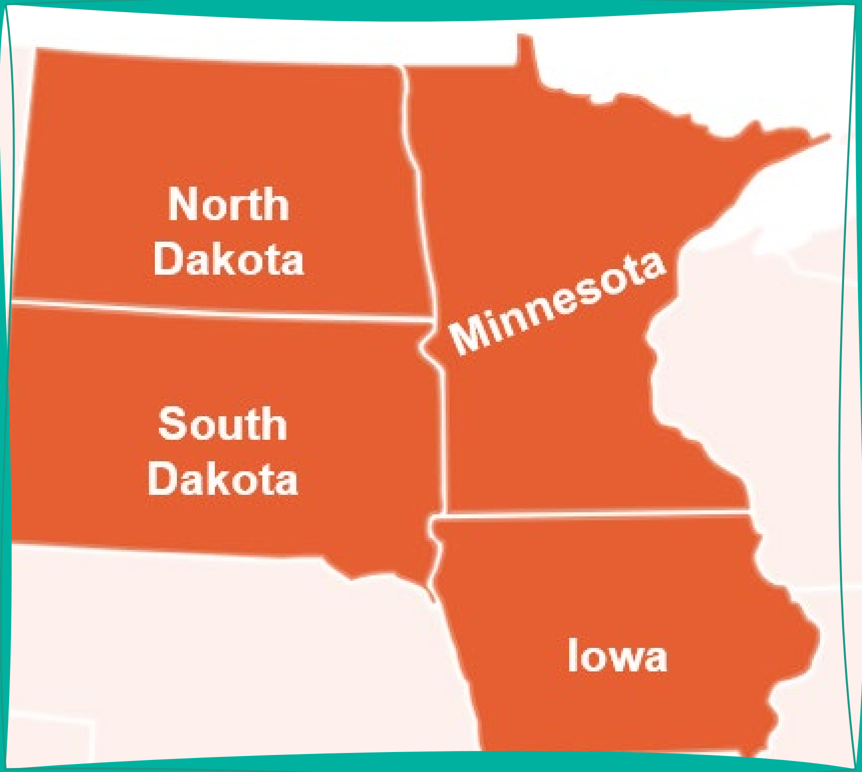
Image Credit: https://www.wysh.com/posts/how-do-life-insurance-companies-classify-you-as-a-smoker-and-can-it-affect-your-coverage

Resilience and Risk Reduction

Insurance Companies are weighing the risks...

- Farmers who used ***no/low till, cover crops, and crop rotations*** for at least a few years had significantly reduced payouts vs. their conventional counterparts in recent disruptive weather events.
- Crop insurance companies are mapping their ***history of losses by commodity and their forecasted loss histories.***
- The innovative first adopting farmers have proven that ***Soil Health offers market resilience on farm and beyond.***
- The financial system is starting to adapt in recognizing this pivotal role and prioritize investment in farmer transition.

Crop Insurance **Private Risk Pool** Development



Do you source large crop volumes from this area of the Midwest?

Reach out:

tina.owens@tifsinitiative.org

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LAND CORE

Thank You!

tifsinitiative.org

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Transforming insurance into a force for climate action.

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Certified B Corporation

POW

1% FOR THE PLANET

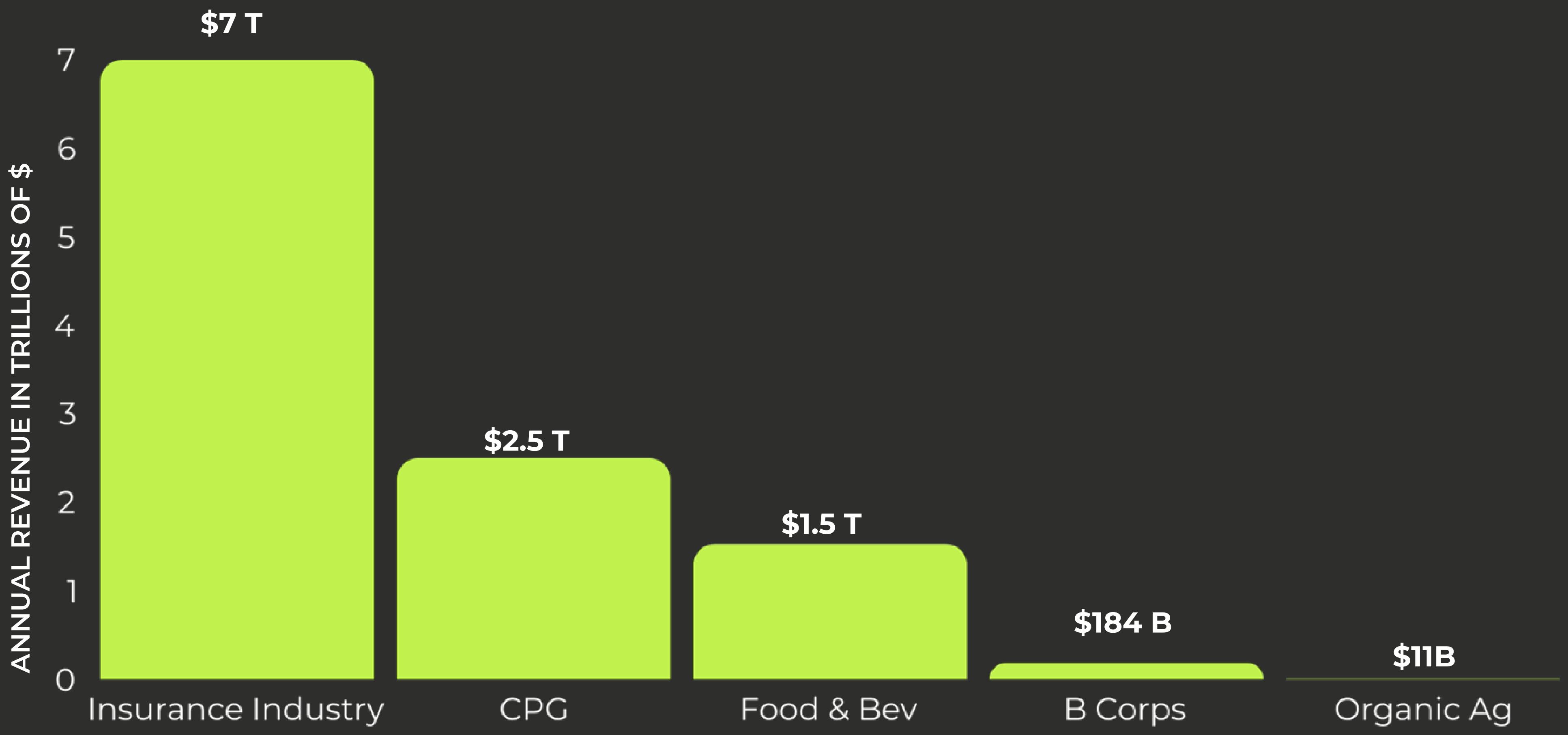
WHERE

YOUR MONEY SLEEPS

IS UP TO YOU.

INSURANCE IS BIG

INSURANCE IS A FINANCIAL GIANT THAT SHAPES INDUSTRIES AND ECONOMIES



Premiums for the Planet

INSURANCE IS POWERFUL

INSURANCE CAN ENABLE CLIMATE SOLUTIONS OR INTENSIFY THE CRISIS

CARBON INTENSIVE INDUSTRIES

CLIMATE SOLUTIONS

YOUR PREMIUM DOLLARS

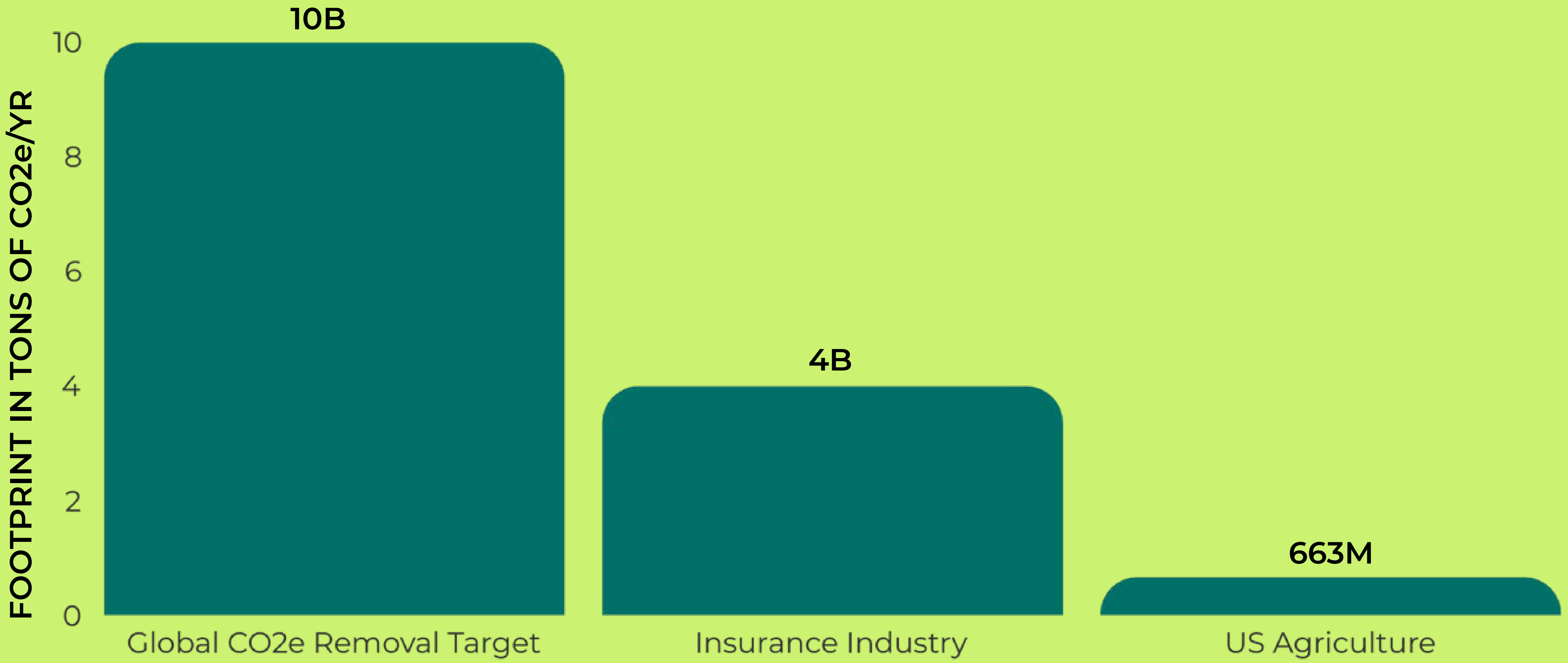
&

THEIR UNDERWRITING DECISIONS

Premiums for the Planet

MORE PATHS TO BIG IMPACT

INSURANCE IS A FOOTPRINT THAT MATTERS



*Approximations based on compilation of available data & industry benchmarks to estimate emissions intensity (e.g., Industry & Company Sustainability Reports, PCAF Reports, & IPCC reports). Further detail available upon request.

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FOOD SHOULD
NOURISH LIFE